

The **co-operative** bank

It's good to be different

# Application form

## Cashminder account

### Basic, no frills banking to keep things simple

#### **A Visa debit card**

This is the key to your account, use it to:

- get money from LINK cash machines across the UK
- get money from cash machines around the world wherever you see the Visa symbol\*
- pay for goods or services in the UK and abroad\*
- get cash at many supermarkets and other shops
- get cash from your account at any Post Office® branch
- use it for mail order, telephone order and online transactions
- get free cash withdrawals at Co-operative Bank and most LINK cash machines.

\*Charges may apply, please see Account Charges Leaflet for details.

#### **Easy to pay money into your account**

Pay in at any Co-operative Bank branch, Post Office® branches and also have your wages, salary, pension or other income paid straight into your Cashminder account.

#### **And easy to keep in touch**

You can access your account by Telephone or Online Banking, 24 hours a day.

# Important information

**Your information:** It is essential you read carefully the notice headed 'Using your personal information' provided with the terms and conditions of your account(s).

This explains how we will use your information.

The Data Controller is The Co-operative Bank p.l.c.

**Credit reference & fraud prevention agencies:** Any credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us and other companies or organisations if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account(s). In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of Co-operative Bank records and at fraud prevention agencies who will supply us with information.

We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at Fraud Operations, The Co-operative Bank, Pennylands House, Skelmersdale WN8 8LP, if you would like to receive details of the relevant fraud prevention agencies. It may also be used for tracing and claims assessments and verifying identity.

By stating a financial link with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account.

For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any linked records.

**Full names, address, telephone number, country of nationality and date of birth details must be given or the application will be delayed or returned. If you are new to The Co-operative Bank, please remember to provide proof of your identity and address. For further advice on what proofs we can accept, please contact Telephone Banking on +44 (0) 3457 212 212, or call into your local branch.**

## What you need to open an account

We will need certain documents in addition to your completed application form, to confirm your identity and proof of address. Where possible we will use electronic verification to do this. If this is unsuccessful, you'll need to provide one item from each of the below lists. Occasionally we'll need to ask for a second item for confirmation.



**Please note that a single proof cannot be used for both identity and address.**

**For joint applicants at the same address, both parties must send proof of identity but only one proof of address is required.**

If you have any difficulty in providing the proofs required you should contact a Customer Service Adviser on **+44 (0) 3457 212 212\***. In certain circumstances other proofs may be acceptable and your specific requirements can be taken into account.

### 1 - Proof of identity:

Proof can be one of the following:

- Current valid passport.
- Current full or provisional photocard driving licence.
- EU/EEA member state identity photocard or national identity photocard (not UK).
- Shotgun licence or firearms certificate (UK only).
- Northern Ireland electoral ID card.
- Instruction from the court appointing an individual Court of Protection or Grant of Probate.
- Confirmation of receipt of state benefits from a government agency (including government-issued pensions).
- HMRC tax notification letter/assessment letter or statement of account.
- Birth certificate (**under 18s only**).
- National Insurance (NI) card (**under 18s only**).
- NHS medical card/letter (**under 18s only**).
- HMRC letter confirming issue of NI card (**under 18s only**).
- Current child benefit letter (**under 18s only**).

### 2 - Proof of your home address

Please ensure that the documents are in your name and less than three months old. Proof can be one of the following:

- Current old style UK driving licence (full).
- Current full or provisional photocard driving licence.
- Recent notification letter from benefits agency/other government agency confirming the right to benefits or pension.
- HMRC tax notification letter/assessment letter or statement of account.
- Letter confirming residency from a nursing home/care home.
- Local authority tax bill (issued within six months or valid for current year).
- Recent statement or letter from bank/building society/credit card/mortgage/ life insurance/investment indicating that a relationship exists.
- Recent utility bill (not a mobile phone bill).
- Recent solicitor's letter confirming recent house/land purchase.
- Local authority/housing association/public letting agency tenancy agreement or letter. (**This does not include a private arrangement.**)
- NHS medical card letter (**under 18s only**).
- Child benefit letter (**under 18s only**).
- Professional reference from a person in a position of responsibility\*\* (**under 18s only**).
- HMRC letter confirming issue of NI card (**under 18s only**).

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## Right to reside

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If you do not hold nationality (or dual nationality) within the EU or EEA please provide evidence of your right to reside.

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## How to submit your documents

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- If you bring the documents into branch, our advisers are able to accept originals and certified copies of all listed proofs; all originals will be immediately returned in this instance.
- If you need to send us documents in the post the Bank does not recommend sending valuable original documents as we cannot guard against loss of documents or postal theft. Original documents should be copied and certified by a person in a position of responsibility\*\*. Originals of documents bearing photographs cannot be accepted through the post. Complete and clear copies of all relevant pages of the document need to be provided.

The person undertaking the certification must be capable of being contacted if necessary (not by mobile telephone). Certified copies should be dated and signed, stating **“this is a true copy of the original document”**.

If the document includes a photograph, the certified copy should also state **“the photograph bears a good likeness to the individual.”** Full details (full name, address, occupation, position and telephone number) of the person that has completed the certification must also be included.

\*\*Examples of Persons in a position of responsibility are:

- A member of the judiciary, a senior civil servant, or a serving police, probation or customs officer.
- Councillor.
- Ministers of religion.
- Doctor or dentist.
- Solicitor/lawyer or notary public who is a member of a recognised professional body.
- A qualified accountant who is a member of a recognised professional body.
- An actuary who is a member of a recognised professional body.
- Teacher or lecturer in current employment at a state school.
- An officer of an embassy, consulate or high commission in the country of issue.
- Bank or building society official or an individual directly regulated by the Financial Conduct Authority.

The person certifying the document should not be

- Related.
- Living at the same address.
- Be in any type of relationship (including but not limited to business, financial and personal).

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## For all applications, please note:

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*All documents must be in English or be accompanied by an English translation that has been certified as a true representation of the original.*

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## Certification of a translation

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If you need to certify a translation of a document that's not written in English, ask the translation company to confirm in writing on the translation:

- That it's a 'true and accurate translation of the original document'.
- The date of the translation.
- The full name and contact details of the translator or a representative of the translation company.



### Have you forgotten anything?

- ✓ Your proof of identity.
- ✓ Your proof of address.
- ✓ Certified Translation (where applicable).

# Cashminder account application form

PLEASE COMPLETE IN BLOCK CAPITALS AND IN BLACK INK.

## Primary applicant details (this section must be completed)

If you hold a Co-operative Bank account please enter:

Sort code

Account number

If you currently hold a Co-operative Bank Visa card or Flexible Loan account, please give account number

Title  Full first name

Full middle name(s)

Surname

Any other name(s) you have been known by in the last six years (Please include any previous title(s) if this has changed)

Sex  M  F Date of birth  DD  MM  YY

Country of nationality

Present address

Time at this address  Years  Months  
Country of residence

If less than three years please fill in previous address details below

Time at this address  Years  Months  
Country of residence

Home telephone number (inc. International Dialling code/area code)  Mobile telephone number

Email address   
Memorable name (for security reasons)

## Your occupation details

Which of the following best describes your occupation? (Please tick one box only.)

Employed full-time (EF)  Self-employed (SE)  Employed part-time (EP)  House person (HH)  
 Student (KK)  Retired (RR)  Unemployed (UU)

Nature of business (if self-employed)

Name of employer/company

Employer's business address

Business telephone number (inc. International Dialling code/area code)  Business Mobile telephone number

Job title

Time with this employer/self-employed  Years  Months

## Joint applicant's details (if applicable)

Your existing Co-operative Bank account details (if any)

Sort code (top right hand corner of cheque)

Account number

If you currently hold a Co-operative Bank Visa card or Flexible Loan account, please give account number

Title  Full first name

Full middle name(s)

Surname

Any other name(s) you have been known by in the last six years (Please include any previous title(s) if this has changed)

Sex  M  F Date of birth  DD  MM  YY

Country of nationality

Present address

Time at this address  Years  Months  
Country of residence

If less than three years please fill in previous address details below

Time at this address  Years  Months  
Country of residence

Home telephone number (inc. International dialing code/area code)  Mobile telephone number

Email address   
Memorable name (for security reasons)

## Your occupation details

Which of the following best describes your occupation? (Please tick one box only.)

Employed full-time (EF)  Self-employed (SE)  Employed part-time (EP)  House person (HH)  
 Student (KK)  Retired (RR)  Unemployed (UU)

Nature of business (if self-employed)

Name of employer/company

Employer's business address

Business telephone number (inc. International dialing code/area code)  Business Mobile telephone number

Job title

Time with this employer/self-employed  Years  Months

## Declaration of tax status

UK tax regulations require the collection of information regarding an account holder's tax residency and citizenship status. Therefore, please complete the relevant questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities.

If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such change in circumstances. If you have any questions about how to complete this form, please contact your tax advisor.

### 1st Applicant tax status

Are you a US citizen? Yes  No

If yes, please provide a Tax Identification No. \_\_\_\_\_

Are you resident for tax purposes outside the UK? Yes  No

If yes, please provide details of your tax residencies below:

	Countries where tax resident	Tax Identification, National Insurance or Social Security Number
1		
2		
3		

### 2nd Applicant tax status

Are you a US citizen? Yes  No

If yes, please provide a Tax Identification No. \_\_\_\_\_

Are you resident for tax purposes outside the UK? Yes  No

If yes, please provide details of your tax residencies below:

	Countries where tax resident	Tax Identification, National Insurance or Social Security Number
1		
2		
3		

## Other information

Do you want a paying-in book?  Yes  No

### Joint account mandate (for joint applications)

By both completing this form you are entering into a joint account. By doing so you will both be responsible together and individually for all debts on the joint account.

In most cases one party can withdraw the entire balance of the account alone. Should one of you die, the account will transfer to the surviving party/parties. In the event of a relationship dispute, or if you require any further information, please refer to your account terms and conditions or contact us on **+44 (0) 3457 212 212** or call into any branch or visit **co-operativebank.co.uk**

## Declaration

### DECLARATION AND DATA PROTECTION

Please see the terms and conditions and the Account Charges Leaflet of the account included with this application. We intend to rely on these. We strongly advise you to read them carefully before signing the application. By signing below, you confirm that you agree to the terms and conditions of the account and the Account Charges Leaflet. If you do not understand any point, please contact us for further information on **+44 (0) 3457 212 212**. You declare that the information you have given on this form is true to the best of your knowledge and you authorise us to:

- (a) open the account in your name/joint names;
- (b) process the information you have provided us with; and
- (c) honour your signature(s) as shown below for all purposes.

**You further declare that the account will not be used for business purposes.**

By signing below, you confirm that you have read the declarations and that they are true.

You have read the declarations above and if this is a joint account application you also agree in accordance with Section 185(2) of the Consumer Credit Act 1974 (CCA), that we do not need to comply with section 78(4) of the CCA and we can provide just one statement of account to you as joint account holders.

**Your consent:** It is important that you read and understand the section entitled Your Information (including the parts about credit reference and fraud prevention agencies) at the beginning of this application form and in the 'Using your personal information' notice provided, and also 'Keeping you informed' below 2nd Applicant tax status opposite. By signing this application you agree that we can use your information in this way.

Signature of customer X

Date of signature X

Signature of joint account applicant X

Date of signature X

1st Applicant (Please tick)

I have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

2nd Applicant (Please tick)

I have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.



**Keeping you informed:** We would like to send you information about products and services supplied by ourselves or other carefully selected organisations that we believe would be of interest to you. You can inform us at any time if you do not want to receive marketing information.

Please tick the relevant box(es) only if you do not want to be contacted using the following methods:

by post  by phone  by email  by SMS

Please tick if you would not like other companies, carefully selected by us, to contact you with details of goods and services offered by them:

In accordance with data protection requirements you have the right of access to your information held by the Bank on payment of a fee.

## Any questions?

# +44 (0) 3457 212 212

We are here 8am to 8pm Mon to Fri, 8am to 5pm Sat and 9am to 4pm Sun.

## co-operativebank.co.uk

## Checklist

**Have you:**

1. Completed all sections?
2. Signed where you see the X?
3. Enclosed the appropriate proof of identity and address?

**Please return the completed application in the prepaid envelope provided. (UK residents only. If you are outside the UK, please add the appropriate postage). Alternatively, hand it in at your local branch.**

**Please call +44 (0) 3457 212 212\* if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.

\*If you're calling from the UK, calls to 0800 and 0808 numbers are free from landlines and mobiles; calls to 03 numbers cost the same as calls to numbers starting with 01 and 02; calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge; calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 11/2016.

[co-operativebank.co.uk](http://co-operativebank.co.uk)



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# Financial Services Compensation Scheme Information Sheet

## Basic information about the protection of your eligible deposits

<b>Eligible deposits in The Co-operative Bank p.l.c. are protected by:</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup> .	
<b>Limit of protection:</b>	£85,000 per depositor per bank/building society/credit union <sup>2</sup> . The following trading names are part of your bank: The Co-operative Bank, <b>smile</b> , Britannia.	
<b>If you have more eligible deposits at the same bank/building society/credit union:</b>	All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup> .	
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately <sup>3</sup> .	
<b>Reimbursement period in case of bank, building society or credit union's failure:</b>	20 working days <sup>4</sup> .	
<b>Currency of reimbursement:</b>	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that state.	
<b>To contact The Co-operative Bank p.l.c. for enquiries relating to your Co-operative Bank, smile or Britannia account:</b>	For The Co-operative Bank and <b>smile</b> write to: The Co-operative Bank Personal Customer Services P.O. Box 50 Delf House Skelmersdale WN8 6GY Tel: 03457 212 212 (6am - 10pm, 7 days a week) Or visit your nearest branch.	For Britannia write to: Britannia FREEPOST (15796) Dept C0033 Leek Staffordshire Moorlands ST13 5RG Tel: 03457 212 212 (6am - 10pm, 7 days a week) Or visit your nearest branch.
<b>To contact the FSCS for further information on compensation:</b>	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100. Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>	
<b>More information:</b>	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>	
<b>Acknowledgement of receipt by the depositor:</b>		

## Additional information

### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit

union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. The Co-operative Bank p.l.c also trades under The Co-operative Bank, Britannia and **smile**. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable.

These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### **3 Limit of protection for joint accounts**

In the case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### **4 Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

## **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account

## **Exclusions List**

A deposit is excluded from protection if:

- (1) the holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) the deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) it is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund
  - public authority, other than a small local authority.

FOR FURTHER INFORMATION ABOUT EXCLUSIONS, REFER TO THE FSCS WEBSITE AT [WWW.FSCS.ORG.UK](http://WWW.FSCS.ORG.UK)

<sup>1</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

**Please call 03457 212 212^ (6am - 10pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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<sup>^</sup>Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.

Information correct as at 02/2017.

[co-operativebank.co.uk](http://co-operativebank.co.uk)



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